

Information to identify the case:

Debtor 1	Jagdish N. Mistry	Social Security number or ITIN xxx-xx-7293
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Rama J. Mistry	Social Security number or ITIN xxx-xx-0860
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-13174-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jagdish N. Mistry

Rama J. Mistry

3/29/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Jagdish N. Mistry
Rama J. Mistry
Debtors

Case No. 13-13174-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db/jdb	+Jagdish N. Mistry, Rama J. Mistry, 52 Briscoe Terrace, Hazlet, NJ 07730-1128
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
513688834	+American Home Shield, PO Box 2803, Memphis, TN 38101-2803
513688837	+Begley & Gaskill, Olde Towne Hall, 40 E. Main Street, Moorestown, NJ 08057-3310
513688838	Butler & Hosch Attorneys & Counselors, Attn: Resolution Department, PO Box 628206, Orlando, FL 32862-8206
513778075	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
515446492	CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
513688842	+Meridian Management & Realty, Inc., 221 E. 6th Avenue, Tallahassee, FL 32303-6207
516241970	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
513688843	Nationstar Mortgage, PO Box 6350783, Dallas, TX 75265
513688845	+Van Ness Law Firm, PA, 1239 E. Newport Center Drive Suite 110, Deerfield, FL 33442-7711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2017 23:13:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 29 2017 23:13:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513688835	EDI: APPLIEDBANK.COM Mar 29 2017 22:48:00 Applied Bank, 601 Delaware Avenue, Wilmington, DE 19801
513688836	+EDI: TSYS2.COM Mar 29 2017 22:48:00 Barclays Bank Delaware, PO Box 8833, Wilmington, DE 19899-8833
513959419	EDI: RECOVERYCORP.COM Mar 29 2017 22:48:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
513688839	+EDI: CIAC.COM Mar 29 2017 22:48:00 Citmortgage, PO Box 689196, Des Moines, IA 50368-9196
513717833	+EDI: TSYS2.COM Mar 29 2017 22:48:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
513688840	+EDI: RMSC.COM Mar 29 2017 22:48:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
513688841	+EDI: TSYS2.COM Mar 29 2017 22:48:00 Macys, PO Box 183083, Columbus, OH 43218-3083
513931438	+EDI: OPHSUBSID.COM Mar 29 2017 22:48:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513688844	+E-mail/Text: bankruptcydepartment@tsico.com Mar 29 2017 23:14:32 Transworld Systems Inc, PO Box 4903, Trenton, NJ 08650-4903
514038398	+EDI: WFFC.COM Mar 29 2017 22:48:00 WELLS FARGO BANK, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd., Fort Mills, SC 29715-7203
513688846	+EDI: WFFC.COM Mar 29 2017 22:48:00 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
513872591	+EDI: WFFC.COM Mar 29 2017 22:48:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
513688847	+EDI: WFFC.COM Mar 29 2017 22:48:00 Wells Fargo Home Mortgage, PO Box 31557, Billings, MT 59107-1557

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 26

Date Rcvd: Mar 29, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Patrick Moscatello on behalf of Joint Debtor Rama J. Mistry moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
Patrick Moscatello on behalf of Debtor Jagdish N. Mistry moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

TOTAL: 7